



## **HILLSBOROUGH COUNTY FAST FLOOD FACTS**

- Flooding is the most costly and repetitive natural disaster affecting Hillsborough County.
- County flooding occurs not only along the coast, but in riverine and other inland areas, as well.
- Over 50% of properties in Hillsborough County that were flooded in the 1997/1998 El Nino storms were in areas designated as having a low or moderate flood risk.
- Most homeowners insurance policies **do not** provide coverage for damage due to flooding, and there is typically a 30-day waiting period for a flood insurance policy to take effect.
- Flood insurance is available through the National Flood Insurance Program (NFIP), a federally underwritten program provided by nearly 100 insurance companies and available through licensed insurance agents.
- Hillsborough County joined the NFIP June 16, 1980.
- There are just over 32,000 properties protected by flood insurance policies in Hillsborough County\* providing coverage of \$5.9 billion, as of August 31, 2005.
- More than \$20 million in losses in Hillsborough County\* have been paid by the NFIP since 1978.
- When map changes take effect, approximately 24,000 properties will be mapped **into** a high-risk area, approximately 13,000 properties will be mapped **out of** high-risk areas and approximately 66,000 properties will **remain in** high-risk areas. Approximately 270,000 properties will **remain in** low or moderate risk areas.
- The average premium in Hillsborough County is about \$460; however, lower-cost policies are available for homes and businesses located in low- and moderate-risk zones. Coverage for a homeowner's building and contents can be purchased for as little as \$112 a year; a renter can obtain coverage for as low as \$39 a year.
- Hillsborough County is a Class 6 community with FEMA's Community Rating System (CRS) because they have adopted more stringent flood mitigation measures. This rating means that Hillsborough County residents and business owners in high-risk flood zones benefit from a 20% discount on their flood insurance policies each year.
- The Class 6 CRS rating saves the average property owner approximately \$99 per flood insurance policy each year and saves policyholders within the community over \$3 million in insurance premiums each year.

\*Excludes City of Tampa, Plant City and Temple Terrace